WANTS WANTS

Lost and Jound.

OST, SATURDAY AFTERNOON, ON Broad or Grace Streets, between Madjson and Second, lady's chased double case 14-karat geld watch, enproved M. Liberal reward if returned to 213 West Grace Street, or "phone 2552" 'phone 2552.

LOST, BETWEEN ELEVENTH AND Main and Meadow and Broad Birects, one fur-lined driving glove Finder will confer favor by 'phoning

Delp Wanted, Male.

MY INTELLIGENT PERSON MAY earn good income corresponding for newspapers; experience unnecessary. No canvassing, Send for particulars, PRESS SYNDICATE, Box 735, Lockport, N. Y.

MADE \$50,000 IN FIVE YEARS IN the mail order business; began with \$5 Any one can do the work at home in spare time. Send for my tree bookiel. Tells now to get started. HEACOCK, Hox 746, Lockport, N. Y.

IMMEDIATELY RELIABLE WHITE help of any kind; druggists, mechanics, farmers, etc. VIRGINIA EMPLOYMENT BUREAU, LTD. 28Bank of Richmond Bidg. Phone 8018

OCAL CORPORATION WANTS AM-bitious young man or woman to act as secretary on salary; must invest \$200 upwards. Investigate this. Ad-dress K 178, care Times-Dispatch,

NEWSEOY WANTED, TO PEDDLE route of Dispatches and to hire hoys to peddle other routes; can earn \$100 yearly. State age and experience. KEYSTONE CO., Box 181, Meriden, Conn.

TENOGRAPHERS AND TYPEWRIters Wanted.—There is a steady demand everywhere for stenographers
and typewriters. Stenography is
many times a short cut to high, confidential positions. We teach stenography and typewriting thoroughly and
practically by mail in your spare
time and at low cost. Write to-day
for "Commercial Circular." I. C. S.,
Box 1649 S. Scranton, Pa.

VANTED, FOR U. S. ARMY, ABLE-bodied, unmarried men, between ages of 18 and 35; citizens of United States, of good character and temperate hab-its, who can speak, read and write English. For information apply to Recruiting Officer, \$20 East Broad St., Richmond, Vi.; 123 Sycamore St., Pe-lersburs, "a., or Columbia Bullding, Granby St., Norfolk, Va.

WANTED, RAILWAY MAIL CLERKS many spring examinations. Candidates prepared free. Write for schedule. FRANKLIN INSTITUTE, Dept. 395, Rochester, N. Y.

WANTED, COMPETENT STICKET wanted, competent sticks, it men, sash and door men and cabinet men; good wages and stealy work. Address C. P. WILLEY, Superintendent, The Wheeler, Osgood Co., Tacoma, Washington.

WANTED, BY MONTAG BROTHERS of Atlanta, Ga., an experienced trav-elling man, who is well acquainted with the drug trade, to travel the State of North Carolina. Address MONTAG BROTHERS, Atlanta, Ga.

WANTED, ASSISTANT OR REGISTER

WANTID, BY JANUARY 1, 1909, A registered pharmacist, Apply to R, H, GORRELL, Pharmacist, 17 West Nelson Street, Lexington, Va.

WANTED REGISTERED DRUG clerk; single. Apply JNO. F. BAUER 1301 West Main Street.

Situations Wanted, Male.

EXPERIENCED MOVING PICTURE operator desires position. Can give best reference. Address L 216, care Times-Dispatch.

POSITION BY YOUNG MARRIED MAN with family, as chief engineer of ice or refrigerator plant, or as an erect-ing engineer; has had wide experence; can furnish best reference. dress K 192, care Times-Dispatch.

TO EMPLOYERS.—WE SUPPLY FREE of charges white office and store employes, druggists, mechanics, etc., male and female. VIRGINIA EMPLOYMENT BUREAU, LTD. 20 Hongar of Richmond, Bidg. Phone 6018

Delp Banted, Female. .

ANY INTELLIGENT PERSON MAY earn good income corresponding for newspapers; experience unnecessary. No canvassing. Send for particulars. PRESS SYNDICATE, Box 817, Lock-port, N. Y.

WHITE GIRLS WILLING TO LIVE IN best families and do general house-work; lowest wages \$15 per month; room, washing and board. Write VIRGINIA EMPLOYMENT BUREAU LITD., 208 Bank of Richmond Bidg. 'Phone 8016. L/FD., 208 B 'Phone 6016.

LOCAL CORPORATION WANTS AM-bitlous young man or woman to act as secretary on salary; must invest \$200 upwards. Investigate this. Ad-dress K 178, caro Times-Disputch.

(WANTED, LADY BOOKKEEPER WITH knowledge of typewriting preferred; state ago, experience and salary ex-pected. Address H 82, care Times-Dispatch.

WANTED.—WILL GIVE WHITE Wo-man good home and pay to assist wife in housekeeping, with three children. W. H. SCOTT, 609 North Sixth Street, Richmond, Va.

WANTED, FIRST-CLASS STENOGRA-pher and typewriter; none other need apply. State experience and refer-ence. Address L 213, care Times-Director.

WANTED, SETTLED NURSE, WITH reference, for baby; permanent home.
Apply Mrs. P. W. HESSBERG, Murphy's Hotel, Room 140.

WANTED, EXPERT EMBROIDERS-ON

initials and shirtwaists. Address 121, care Times-Dispatch.

WANTED, MANICURE FOR THE Jefferson Hotel Barber Shop. Call at 517 North Elgith Street.

Professional Deip Wanted.

WANTED, "EACHERS FOR SCHOOLS and schools for teachers. THE VIR-GIMA TEACHERS' BUREAU, Rev R. W. Cridlin, Manager, 33 East Tenth Street, Manchester, Va. 'Phone 78.

WANTED, A YOUNG LADY WHO IS a college graduate and a teacher of experience to teach high mathe-matics and Latin. Address at once K 183, care Times-Dispatch.

Solicitors and Salesmen.

FRAVELING SALESMAN THIRTEEN years' experience, wants position with Southern house; any line; best references. Address W. S. EDWARDS Asheville, N. C.

Poultry-Per and Live Stock. OR SALE, A DRIVING HORSE, sound, gentle and stylish; work any-where: a bargain for cash. Address 619 East Main Street. 'Phone 2412

Agents Wanted.

CHARLOTTE, NOTTOWAY, PRINC EDWARD, CUMBERLAND, LUNE BURG, PITTSYLVANIA. ATTO! NEYS AT LAW OR ACTIVE INSU ANCE AGENTS PREFERRED. AI DRESS J. D. TUCKER & CO., SOUT BOSTON, VA., GENERAL AGENT FIDELITY AND DEPOSIT COM PANY, OF MARYLAND.

NEW FIELD, 200 PER CENT, PROFIT; FOR SALE CHEAP, GRAPHOPHONE exciting business; sell at every home; for dictation with complete records never falls below \$20 a day. No 'especial equipment, and shaving machine; also latest never falls below \$20 a day. No 'especial equipment, which was a select them and the sharing machine; both posit required, write for county terminal equipment, and the sharing and the sharing machine; both practically new. Box 364, Richmond, posit required. Write for county ter-ritory. FIRE APPLIANCE SALES CO., Toledo, O.

CO., Toledo, O.

WANTED, ACTIVE, ENERGETIC MEN
to represent us; profitable, permanent
position; hustlers make big money;
exclusive territory; cash weekly advances; complete canvassing outlit
free. Teachers, students, farmers and
others find our business profitable.
Write immediately for our liberal
offer. Mention this paper when you
write. W. T. HOOD & CO., Old Domilion Nurseries, Richmond, Va.

minion Nurseries, Richmond, Va.

WONDERFUI, NEW INVENTION;
avery home buys; millions needed; Mr.
Enzie sold 42 first day; profit \$25,23,
new field; low priced three-pound
mop; turn grank to wring; clean
hands; lasts for years; no deposit required; 150 per cent, profit. U. S.
MOP CO., 250 Main, Leipsic, O.

THREE ROOMS TO TWO COUPLES; one to be their parlor, furnished or unfurnished; steam heat, gaslights, phone; excellent table, lithia water, etc. Privato family, on car line. References exchanged. 1100 Fourth Avegue 1100 Fourth Fou ces exchanged. 1100 Fourth Ave Chestnut Hill. No letters ar nue, Ch

403 EAST MAIN. —PERMANENT, transient and table board; heated rooms; prices satisfactory. 'Phone 1256-J. WANTED, A FEW BOARDERS; TERMS reasonable. 923 East Marshall

BOARDERS WANTED FOR COMFORT-able rooms; also table board. 723 West Main.

THE ALBION, 716 EAST FRANKLIN Street, Permanent and transient Street,

Board Wanted.

CONGENIAL YOUNG MARRIED COU-ple, with child two years old, desires room and board with private family; central location; modera conven-iences. References exchanged. Ad-dress L 215, care Times-Dispatch.

Rooms for Rent.

FOR RENT, FURNISHED, A LARGE room on second floor of \$38 West Grace Street; possession immediately. 'Phone 5352-L. TWO ROOMS AT 320 NORTH TWEN-

ty-third Street; furnished or unfurnished; bath and 'phone.

TWO FURNISHED SINGLE ROOMS

Real Estate for Sale.

FARMS AND TIMBER LANDS AT lowest prices on easy terms; greatest bargains in Virginia. Write for catalogue. ddress J. R. ELAM, Charlottesville, Va.

WN YOUR OWN HOME: \$309 CASH, balance like rent, will buy six-room house and large lot, Brookland Park. Write G 19, care Times-Dispatch.

Real Estate for Rent.

OR RENT, NICE HOME IN WEST End, one square north of Main Street car line; thoroughly remodeled, including new bath and gas fixtures, \$17.50 per month. Address Box 22, city.

FOR RENT, ONE-HALF OF STORE 1201 West Main Street, with two rooms in rear, suitable for office or small business. Apply on premises.

FOR RENT, SIX-ROOM HOUSE, WITH bath, Ashland, Va. Address L 245, care Times-Dispatch.

WANTED, ATTENTION. — REMOVAL, r sale and a safe sale; our store, 11, 13, 15 North Fourteenth Street, having been sold, we offer bargains on our entire stock of fire-proof safes, burgiar-proof bank safes and vault doors; large stock new and second-hand safes; all sizes; must and will be sold quick to save expense of moving. Come at once and get your choice. R. L. BARNES SAFE AND LOCK CO., INC.

EVERY DEPOSITOR IN A BANK IS equally entitled to the greatest security and the best service. THE FIRST NATIONAL BANK OF RICHMOND, VA. undoubtedly affords both and invites accounts from all classes needing the facilities of a strong. large, courteous bank, Assets, \$9,000,000. Organized April, 1865.

WANTED, THE PUBLIC TO KNOW that JAHNKE BROS., Jewelers, 912 East Main Street, buy, sell, exchange and remount diamonds in the latest styles. Old gold and silver taken in exchange. exchange.

FIVE DOLLARS REWARD WILL BE paid by The Times-Dispatch for the apprehension and conviction of the first, person caught stealing The Times-Dispatch.

Personals.

EVERY DEPOSITOR IN A BANK IS equally entitled to the greatest security and the best service. THE FIRST NATIONAL BANK OF RICHMOND, VA, undoubtedly affords both, and invites accounts from all classes needing the facilities of a SU large, courteous bank, Assets, \$9,000,000, Organized April, 1885.

PERFECT SHOE REPAIRING; NEAT workmanship; best leather; prompt work is what you got at KAUFMA. S ELLECTRIC SHOE FACTORY, 22 East Broad. 'Phone 8011.

GET IT AT PEARCE'S, 401 WEST Broad: 1444 East Main.

HUMAN HAIR BOUGHT AND SOLD, at HUGHES'S, 209 North Third,

Business Opportunities.

FREE OFFICE SPACE IN MUTTAL Building for young attorney in re-turn for occasional assistance. Ad-dress H 112, care Times-Dispatch. VANTED, BY A MAN VHO IS THOR-oughly familiar with the lum-ter business, a partner with capital to do a wholessle business. Address II 89, care Times-Dispatch.

COAL CORPORATION WANTS AMbiful State of the Coal Saved; cheapest and best saves and wood heaters; full line; prices down. Call by and see. ELBA HARDWARE CO., corner Henry and Broad.

WANTED, PARS, WITH \$1,500 TO INvest in paying basiness Address K. 193, cara Times-Dispatch.

WANTED, PARS, WITH \$1,500 TO INvest in paying basiness Address K. 193, cara Times-Dispatch.

WARTECC., corner Hanry and Broad.

WARTECC., corner Hanry and Broad.

WANTS

For Sale.

ROCERY AND BUTCHER WAGONS. \$65, \$75 and \$90; bakery wagon, \$75; single truck, \$100; all newly painted and in good order; light open wigons, \$25 and \$40; Dayton wagons, \$25 and \$40; Dayton wagons, \$25; old buggles, \$12 and \$22,50; very good top wagon, \$35. RICHARDSON BROS., 615 Broyk Avenue.

ON THURSDAY, DECEMBER 31, 1908, at 12:25 P. M., we will sell for whom it may concern at the Richmond Stock Exchange, at public auction, eighty shares of Virginia State Insurance Company stock. JOHN C. WILLIAMS & CO., Bankers and Brokers, No. 1104 1-2 East Main Street, Richmond, Va.

style addressograph machine; both practically new, Box 354, Richmond, Va.

FOR SALE,—OUR WAGONS ARE COMplete, open and top, for all uses.
Some big bargains to select from.
See A. MEYER'S SONS, 120 South
Eighth Street.

"PHONE 6011. WE WILL SEND FOR
your shoes, repair and return to you.
Best leather used, KAUFMAN'S
ELECTRIC SHOE FACTORY, 222
East Broad.

WANTED, TO SELL BUSINESS, wholesale and manufacturing business paying five to six thousand Address K 194, care Times-Dispatch.

250 RAINCOATS AND OVERCOATS, good condition, \$3.50 to \$10. JA-COBS'S LOAN OFFICE, 218 North Ninth. FINE COASTER-BRAKE BICYCLE, with new gas lamp and outfit, \$15. Apply 206 South Cherry Street.

ASK YOUR GROCER FOR SMITH-field Sausage. It is the best. GET IT AT PEARCE'S, 4(1 WEST Broad: 1444 East Main.

Coal and Wood. \$3 ONE-HALF CORD BEST ORIGINAL pine or oak, split, meady for stove. Phone 3/26, SOUTHSIDE WOOD AND COAL YARD.

beautiful calendars and wail pocket we are giving free with each one-half cord order of wood. We guar-antee this wood to suit. No charge for splitting. 'Phone 3428.

VE HAVE ENOUGH WOOD BOUGHF to take your orders for balance of winter at present prices. 'Phone in your order now, and let it be sent when you are ready. 'Phone 3426. SOUTHSIDE WOOD AND COAL

YARD.

WE ARE HEADQUARTERS FOR THE original thin bark, easy to split wood. It pleases our customers, if you have not tried it, phone for a sample load. Any length, any size, to suit; our coal is free burning. Those 6913: NORTH CAROLINA WOOD AND COAL CO.

WOOD AND COAL CO.

OUR HIGH-GRADE FUEL AT POPUlar prices is cheaper than a lowgrade article at cut prices; more
often the grade is even cheaper than
the price. Give us a trial order and
we will demonstrate the fact.
QUARLES & WINGFIELD, Reliable
Coal Dealers.

Wanted.

WANTED, TO RENT OR BUY A GOOD place for first-class groceries, between First and Seventh, Main and Clay. Address 212, care Times-Dispatch. VANTED, TO BUY FOR CASH, household goods, any quantity. Call 'phone 3851.

WANTED, WINDOW AND GENERAL cleaning. JOHNSON, 1109 North First Street.

Miscellaneous.

THE SHOES THAT WEAR. THE CHIMBORAZO SHOE IS THE shoe for style and wear; \$3.50 and \$4; ladies, \$3. J. R. GOODE & SON, 1417 East Main Street.

GOODE'S CHIMBORAZO SHOE, ALL leather; made to wear well; style and fit, \$3.50 and \$4. 1447 East Main Street.

WE CAN FIT YOU AND SUIT YOU IN style and fit and at the right price. GOODE'S, Fifteenth and Main Streets. DENTISTRY.

NEW DENTAL OFFICE, NO. 102 North Seventh Street, under the man-agement of a skilled dentist of long and wide experience; highest grade work at lowest prices; specially low work at lowest prices; specially low prices for the next few days. Sat-isfaction guaranteed. KARBO DISINFECTANT.

rHE GREAT NON-POISONOUS DISINfectant for household purposes. One tablespoonful mixed with a gallon of water instantly forms a milky emulsion that is a powerful deodorizer and disinfectant; indorsed by leading physicians; \$1.35 per gallon. Express prepaid. Directions on package. THE ALCATRAZ CO. 1303 East Main Street, Richmond, Va. 'Phone 2763.

DENTISTRY.

EW DENTAL OFFICE, NO. 102
North Seventh Street, under the management of a skilled dentist of long
and wide experience, highest grade
work at lowest prices; specially low
prices for the next few days. Satisfaction guaranteed. "BLACK GUM" LEATHER.

WATERPROOF, WEARPROOF, SOME-thing new; just the thing if you don't want to wear rubbers; men's hair soles, "black gum," \$1; men's hair soles, white oak, 75c. Every pair sewed, DREW'S ELECTRIC SHOP FACTORY, 715 East Main Street

DENTISTRY.

AT HALF PRICE FOR A LIMITED time, at No. 102 North Seventh Street. Sats of teeth, \$5; gold fillings, from \$1 up; amalgam fillings, from 50c. up; gold crowns, from \$3.50 up; bridge work a specialty. Satisfaction guaranteed. ELECTRIC RUBBER FIX.

WE FIX ALL KINDS OF RUBBER goods, coats, water bags, footballs, &c. Boots, half soled, 75c; heeled, 50c; patches, 15c. up. Rubber overshoes repaired. DREWS ELECTRIC SHOE FACTORY, 716 East Main. 'Fhone 2667.

DENTISTRY.

thalf price for as Limited time, at No. 102 North Seventh Street, Sets of teeth, \$5; gold fillings, from 50c, up; gold crowns, from \$1,00 up; bridge work a specialty. Satisfaction squaranteed. HOT BLAST STOVES.

COLE'S HOT BLAST: ONE-THIRD coal saved cheapest and best stoves and wood heaters; full line; prices down. Call by and see. ELBA HARDWARE CO., corner Henry and Broad.

ONE CENT A WORD,

Miscellancous.

MONEY TO LOAN.

LIBERAL ADVANCES MADE ON DIA-inonds and watches; special rates on large loans. JACOBS'S LOAN OF-FICE, 218 North Ninth.

BAKERY. RAISIN CAKE, TWO POUNDS

25c.; a nice, large pound cake for 25c. DRINKARD'S, 423 1-2 North Sixth Street. CHRISTMAS PRESENTS.

AT A. C. MEHLYS, \$20 BROOK AVE-nue, and save money; the hand en-graving free on all articles bought of us.

ECONOMY LIGHTING.

LET US INSTALL OUR 500-CANDLE power gas are light on 30 days' trial and compare your light bill. RICH-MOND GAS APPLIANCE CO., 421 West Broad. 'Phone 5598.

FLOOR STAINS. PAINTS, FLOOR STAINS, VARNISHES, glass and putty, at ELBA HARD-WARE CO.'S, corner Henry and Broad.

ANTIQUES.

GENUINE ANTIQUES FOI, SALE, RE-pairing and refinishing antique and other furniture. Phone 2507. C. E. LYDA, 417 West Main Street.

GROCERIES AND FEED. f. J. MUSSEN'S SON, 8 AND 10 NORTH Eighteenth; groceries, feed and rock salt for horses and cattle, 'Phone 3326.

PHONOGRAPHS.

EDISON MACHINES AND RECORDS.
We carry the line complete; wholesale and retail. C. B. HAYNES &
CO., 603 East Main.

FLORIST. FUNERAL DESIGNS, \$1 TO \$2. M. A. WHITTY.

Dividend Rotices. The Virginia Fire and Marine

Insurance Company. Insurance Company.

Richmond, Va., Dec. 15, 1008.
DIVIDEND.—THE DIRECTORS OF
this company have declared a semiannual dividend OF FIVE PER CENT.
(free of tax), payable on and after
January 2d next. Checks for this
dividend will be mailed to all stockholders of record this date. All
changes of address should be promptly notified the company.

Transfer books closed from this
date until January 2, 1909.

WM. H. McCARTHY.
Secretary.

Atlantic Const. Line Railroad Co.

Atiantic Coast Line Railroad Co.
Office of the Treasurer,
Wilmington, N. C., Dec. 28, 1908.
THE BOARD OF DIRECTORS OF ATlantic Goast Line Railroad Company
has declared a dividend of two and
one-half per cent, on the common
capital stock of that company, payable at the office of the Treasurer,
at Wilmington, North Carolina, on
and after January 11, 1909, to stockholders of record on the 18th day of and after January 11, 1909, to stock-holders of record on the 18th day of December, 1908. The transfer books are closed from the 13th day of December, 1908, at 3 o'clock P. M., to the 12th day of January, 1909, at 10 o'clock A. M., both dates inclusive, JAMES F. POST.

Treasurer.

Virginia State Insurance Company.
Richmend, Dec. 24, 1908.
THE BOARD OF DIRECTORS OF THIS
company have this day declared the
usual semi-annual dividend of three
per cent. (free of tax), payable to
stockholders on and after January 2,
1909.

Checks will be mailed to all stock ROB'T, LECKY, JR., Vice-President and Secretary.

Vice-President and Secretary.

Merchants' National Bank,
Richmond, Va., Dec. 26, 1908.

AT A MEETING OF THE BOARD OF
directors of the Morchants' National
Bank of Richmond, held this day, a
dividend of 7 1-2 per cent. was declared, payable to the stockholders as
of December 31, 1908.

THOS. B. McADAMS.

Cashier.

Cashler.

The Union Bank of Richmond, Va., Richmond, Va., Dec. 17, 1908.

Richmond, Va., Dec. 17, 1908.

THE DIRECTORS OF THE UNION
Bank of Richmond, Va., have this day declared a semi-annual dividend of \$3.50 per share, or seven per cent. on its capital stock, payable on and after January I, 1909.

GEO. W. CALL, Cashler.

Cashler.

Cashler.

Room 7, First Floor, O.S.

NOTICE TO TAXPAYERS.

THE LAST HALF OF CITY TAXES, REAL ESTATE AND PERSONAL, for the control of the

JNO. M. MILLER, JR..

Cashler.

Office of the Capitol Building and Loan Association.

Richmond, Va., Dec. S., 1998.

THE BOARD OF DIRECTORS OF THIS of association have this day declared the regular semi-annual dividend, No. 51, of three and one-half per cent., payable out of the net earning for East six months.

JOHN R. WELS-I,

Secretary and Treasurer.

Richmond, Va., Dec. 24, 1968.

DIVIDEND NOTICE.

THE BOARD OF DIRECTORS OF THE Commonwealth Bank have this day declared their usual semi-annual dividend of 3 per cent., payable on or after January 2, 1909. Checks will be mailed.

W. L. WALTERS.

W. L. WALTERS. Cashler.

Hank of Richmond,
Richmond, Va., Dec. 29, 1908,
THE DIRECTORS OF THIS BANK
have declared the usual quarterly
dividend of 1 1-4 per cent., payable
January 2, 1909. Transfer books will
be closed from this date to January
2d. Checks for dividend will be
malled.

be mailed.

T. K. SANDS, Cashler

Cashier.

THE BOARD OF DIRECTORS OF THE Capitol Savings Bank, Richmond, Va., have declared a dividend of 2 per cent. (tax paid), payable to stockholders as of record December 21, 1908, payable by check January 2, 1909.

Cashier.

The South,

European plan exclusively.

Rooms single and en suite, with and without baths,

Rates, \$1.50 per day and upwards.

R. M. KENT, Cashier.

The Savings Bank of Richmond,
1117 East Main Street,
Richmond, Va., December 21, 1908.
THE DIRECTORS OF THIS BANK
have declared the usual semi-annual
dividend of 4 per cent., free of tax,
payable on and after January 2, 1909.

JAMES M. BALL,
Cashier. Virginia Trust Company,
Richmond, Va., Dec. 22, 1988.
THE DIRECTORS OF THIS COMPANY
have declared a semi-annual dividend
of two per cent., mayable on and after
January 2, 1909. Checks will be
mailed.

The National State Bank, Richmond, Va., Dec. 24, 1908, THE DIRECTORS OF THIS BANK have declared a semi-annual dividend of 3 1-2 per cent., payable on and after January the 2d, 1809, WM. M. HILL. L. D. AYLETT. Secretary.

Meetings.

CHE ANNUAL MEETING OF TE stockholders of the First National Bank of Richmond, Va., for the election of directors and for such other other business. other business as any property come before said meeting, will be held in the directors' room of said bank, No. 1104 East Main Street, Richmond, Va., 12 Octock noon, TUESDAY, JANUARY

12, 1909. JNO, M. MILLER, JR., Cashier.

Bank of Commerce and Trusts,
Richmond, Va., Dec. 23, 1998.
THE ANNUAL MEETING OF THE
stockholders of the Bank of Commerce and Trusts will be held at the
offices of the bank, Ninth and Main
Streets, on TUESDAY, JANUARY
12TH, at 2 o'clock P. M.
CHAS, A. PEPLE,
Secretary,

The Savings Bank of Richmond, 1117 E. Main Street, Richmond, Va. THE REGULAR ANNUAL MEETING of the stockholders of this bank will be held at the banking house THURS-DAY, JANUARY 14, 1909, at 4 o'clock P. M.

JAS, M. BALL," Cashier. NOTICE, SHAREHOLDERS' MEETING The regular annual meeting of the shareholders of this bank for the election of directors will be held on TUESDAY, JANUARY 12, 1908, at 12 M.

M. AMERICAN NATIONAL BANK OF RICHMOND.

By O. BAYLOR HILL, Cashier.

THE REGULAR ANNUAL MEETING of the stockholders of the German-American Banking and Buliding Co. will be held at the company's office, room 2, Ebel Buliding, on WEDNES-DAY, JANUARY 13, 1909, at 12:30 P. M.

CHAS. K. WILLIS, Secretary and Treasurer.

GHAS AT WALLS,
Secretary and Treasurer.

Richmond, Va., Dec. 23, 1908.

THE REGULAR ANNUAL MEETING of the stockholders of the South-Atlantic Life Insurance Company of Richmond, Va., will be held at the company's office on WEDNESDAY, JANUARY 13, 1909, at 12 o'clock noon.

CHAS, G. TAYLOR, JR.,
Secretary.

THE REGULAR ANNUAL MEETING of the stockholders of the Capitol Savings Bank, Richmond, Va., will be held at their banking rooms in the Mutual Building, on TUESDAY, JANUARY 12, 1909, at 4 P. M.

Cashier.

The Union Bank of Richmond, Va.,

The Union Bank of Richmond, Va.,
Richmond, Va., Dec. 29, 1998.
THE ANNUAL MOETING OF THE stockholders of ne Union Bank of Richmond, Va.,
Ill. be held at their banking hou union Bank of ne THURSDAY, JANUARY 14, W., at 12 o'clock M.,
GEO. W. CALL,
Cashler.

National Bank of Virginia,
Richmond, Va., Dec. 12, 1908,
THE REGULAR ANNUAL MEETING
of the stockholders of the National
Bank of Virginia, Richmond, Va., will
be held at their banking house
TUESDAY, JANUARY 12, 1909, at 12
o'clock roon.
W. M. ADDYSOU

Cashier.

THE ANNUAL MEDTING OF THE stockholders of the Bowman Transfer and Storage Warehouse Company, Incorporated, will be held WEDNESDAY, JANUARY 13, 1909, noon, at office, 808 East Main Street, Richmond, Va.

JAS C. BOWMAN.

JAS C. BOWMAN.

JAS C. BOWMAN.

Secretary.

THE STOCKHOLDERS' MEETING OF
the Burton System, Inc., will be held
at the office of the company, No. 14
South Seventh Street, at 12 M. JANU-W. W. WORKMAN, THE ANNUAL MEETING OF THE stockholders of the National State Bank of Richmond, Va., will be held in its banking house TUESDAY, JANUARY 12, 1909, at 12 o'clock M. WM. M. HILL, Cashier.

TAX NOTICE Office Collector of City Taxes, Room 7, First Floor, City Hall, Richmond, Va., Dec. 1, 1908. NOTICE TO TAXPAYERS.

Wiere to Stop in Virgimia.

THE JEFFERSON RICHTONO.

The most magnificent hotel in

Special rates to Virginians. P. M. FRY, Manager.

Schools.

McGUIRE'S UNIVERSITY SCHOOL Stabilished 1865. Properts for all unrecision. (ediages and U. B. Nevel and Nilliary Analysis. Pull corps university mee as instructors. Lowers actioned for small bars. Address 1011N B., McOUIEE. Principal. Virginia Mechanics' Institute

Students may enter the classes of

Richmond's Night School of Technology

during the month of January for bal

The Valentine Museum DLEVENTH AND CLAY STREETS, Open daily from 10 A. M. to 5 P. M. Ad-mission, 45 cents. Free on Saturday. Railroads.

Southern Railway.

Southern Kallway.

THAINS LEAVE RICHMOND.

N. B.—Following schedule figures published only as information, and are not graranteed:

1:00 A. M.—Dally—Local for Charlotte.

1:00 A. M.—Dally—Limited—Buffet Broller to Atlanta and Birmingham, New Orleans, Memphis, Chattanooga, and all the South. Through coach for Chase City, Oxford, Durham.

6:00 P. M.—Ex. Sunday—Kosyville Local.

12:30 A. M.—Dally—Limited Pullman ready 9:30 P. M. for all the South.

YORK RIVER LINE.

4:20 P. M.—Ex. Sunday—To West Point—convecting for Baltimere Monday, Wednesday and Friday—Local to West 1 Deint.

2:15 P. M.—Monday, Wednesday and Friday—Local to West 1 Point.

TRAINS ARRIVE RCHMOND.

From the South 1:00 A. M., 2:30 P. M., dally (Express).

5:10 A. M., Ex. Sunday—Local to P. M., dally (Express).

Richmond, Fredericksb'g & Potomac R. R. SCHEDULE EFFECTIVE SEPT. 6, 1908. TO AND FROM WASHINGTON AND BEYOND.

Leave Richmond | Arrive Richmond **5.20 A.M. Byrd St. Sta. **7.50 A.M. Byrd St. Sta. **5.54 A.M. Main St. Sta. **8.26 A.M. Byrd St. Sta. **8.26 A.M. Byrd St. Sta. **12.51 P.M. Main St. Sta. **12.51 P.M. Main St. Sta. **4.00 P.M. Byrd St. Sta. **12.51 P.M. Main St. Sta. **4.65 P.M. Byrd St. Sta. **4.65 P.M. Byrd St. Sta. **5.20 P.M. Main St. Sta. **7.15 P.M. Byrd St. Sta. **5.20 P.M. Main St. Sta. **10.46 P.M. Main St. Sta. **5.20 P.M. Byrd St. Sta. **5.20 P.M. By

Chesapeake & Ohio Railway Chesapeake & Uhio Kailway

9.00 A. Fast daily trains to Old Point,
4:00 P. (Newport News and Norfolk,
7:10 A.—Daily. Local to Newport News.
5:00 P.—Daily. Local to Old Point,
2:00 P. (Daily. Local) to Old Point,
1:00 P. (Daily. Louisville, Cincinnati, Chi1:00 R.—Daily. Louisville, Cincinnati, Chi1:00 R.—Daily. Louisville, exc. Sun. C. Forge,
6:15 P.—Week: Days. Local to Giville,
0:100 A.—Daily. L'burg, Lex., C. Forge,
6:15 P.—Week Days. To Lynchburg,
TRAINS ARRIVE RICHMOND.
Local from East—8:45 A. M., 8:15 P. M.
Through from East—1:145 A. M., 7 P. M.
Local from West—\$:30 A. M., 145 P. M.
Through—7:30 A. M. and 3:45 P. M.
James River Line—*8:35 A. M., 6:50 P. M.
* Daily except Sunday.

Richmond and Petersburg Electric Railway

DS 11 P. M. for Chester; 12 midnight for at Petersburg Petersburg foot Sycamore Street, for Manchester; 6:35, **1:15, *7:35, \$:35, *35, *10:35, 11:35, A. M., 12:36, *1:35, 2:35, 2:35, *4:35, 5:35, 5:35, *7:35, \$:35, 5:35, *10:40, 11:40 P. M. *Carries baggage and express. ** Limited, except Bundays and holidays. 14 Cars from Petersburg connect with NU-

Norfolk & Western Railway ONLY ALL RAIL LINE TO NORFOLK,
Schedule in Effect October 18, 1908.
Leave Byrd Street Station, Richmond,
Daily: FOR NORFOLK: 9:00 A. M., 8:00
P. M. and 6:00 P. M. FOR LYNCHBURG
AND THE WEST: 9:00 A. M., 12:10 P. M.,
11:16 P. M. Arriso Richmond: From Norfolk, 11:45 A. M., 6:50 P. M. From the
West 6:55 A. M., 4:05 P. M., 8:15 P. M.,
L'uliman Parlor and Sleeping Cars. Cate

Dining Cars,
W. B. BEVILL,
Gen. Pass. Agent.
District Pass. Agent Seaboard Air Line Railway. SOUTHHOUND TRAINS SCHEDULED TO LEAVE RICHMOND DAILY. 2:10 A. M.—Local to Norlina. Raicigh, Charlotte, Wilmington. 12:25 P. M.—Sleop-ers, and conches. Atlanta. Hirmingham,

Charlotte, Wilminston. 12:25 P. M.—Sleep-ers, and conches. Atlanta, Hirmingham, Mchaphis, Savannub, Jacksonville and Flori da pofits, 10:55 P. M.—Sleepers and coach-savannah, Jacksonville, Atlanta, Birming-ham and Memphia. NORTHBOUND TRAINS SCHEDULED TO ARRIVE RICHMOND DAILY. 5:37 A. M., 5:10 P. M., 5:45 P. M. H. S. LEARD, D. P. A. on its capital stock, payable on and after January 1, 1999.

GEO. W. CALL.

Cashier.

THE BOARD OF DIRECTORS OF THE BOARD OF DIRECTORS OF THE BOARD OF DIRECTORS OF THE First National Bank of Richmond Virginia, have declared a dividend of 4 per cent. (tax paid) amounting to \$40,000 to stockholders of record at the close of business, December 24, 1998, payable by check January 2, 1998.

JNO. M. MILLER, JR.

Cashier.

Office of the Capitol Building and Loan Association.

Richmond, Va., Dec. S, 1998.

THE BOARD OF DIRECTORS OF THE BOARD OF DIRECTORS OF THE Cashier.

Office of the Capitol Building and Loan Association.

Richmond, Va., Dec. S, 1998.

THE BOARD OF DIRECTORS OF THE BOARD OF DIRECTORS OF THE Cashier.

Office of the Capitol Building and Loan Association.

Richmond, Va., Dec. S, 1998.

THE BOARD OF DIRECTORS OF THE BOARD OF DIRECTOR

PHILADELPHIA. RICHMOND AND NORFOLK LINE. Freight received and delivered duly a C. & O. Ry. Co,'s Depot, Seventeenth and Broad Streets. H. K. WOODFIN, Commer-

cial Agent, Clyde Line Wharf. Phone 510. で The WINTER in 正己 ITALY & EGYPT

is the more enjoyable if you go abroad by the Famous Steamers of the

White Star Line The CEDRIC Over 11,000 tens Sails Jan. 9th, Feb. 20th Via Azores, Madeira, Gibraltar Also alternate sailings From NEW YORK & BOSTON by

Republic (15,500 tons) Canopic (12,100 tons) Cretic (13,500 tons) Romanic (11,400 tons) Full particulars promptly farnished by WHITE STAR LINE Office 9, Broadway, N. Y.

Local Stock Gossip

Virginia bonds were again Il feature on the local Stock Exchang yesterday. The demand for the bonds is quite urgent, while the apply is small. Investors in general b

CHAS, A. PEPLE,
Secretary,
Granite Building Company,
Richmond, Va.

THE ANNUAL MEETING OF THE stockholders of this company will be held in their office, No. 8 North Fronth Street, JANUARY 14, 1909, at 5 o'clock P. M.

W. C. BLANTON,
Secretary,

W. C. BLANTON,
Secretary,

Secretary,

Secretary,

Chas, A. M.—Monday, Wednesday and Priling and Friling Company, M.—Dead to West Point.

TRAINS ARRIVE RICHMOND.
From the South: 7100 A. M., 2:30 P. M.,
A. M., 410 P. M., daily the market for the rest of the session was firegular with a downward tender of the session of the property o

A large number of prominent laymon also participated.

Family Stricken.

[Special to The Times-Dispatch.]
LYNCHBURG, VA., December 29.—
Seven cases of typhold fever is a consistion of the family of John Mays, a carpenter, consisting of himself, wite and seven daughters, have had to contend with in the past three months. Although the father has had the even cases to nurse, three of the children are convalescent, and the remaining four patients are doing as nicely as the stage of the malady will-permit. All of them, it is belied to will be cover. Mr. Mays has declined assistance from his friends in a financial ance from his friends in a financi-

(Special to The Times-Dispatch.)
LYNCHBURG, VA., December 22.—The
Sunday school of the First Christian Church
has elected the following officers for the
ensuing year: Superintendent, Herbart F.
Miley: Assistant Superintendent, S. B. Bernington; Secretary, B. W. Beicher: Treasurer, M. H. Dudley; Librarian, Lemusl
Bennington, and Chorister, William Farrer.

Has No Opposition.

[Special to The Times-Dispatch.]

NEWBERN, N. C., December 25.—The bond election on January 6th has very little life in it at present and no opposition. The election is, for \$5,004 for street pavement, and as there is no opposition it will carry by a large majority. Already there have been about forty inquiries received asking about the bonds.

Steamboats.

Norfolk to Boston, Mass., and
Providence, R. I.

Steamers leave Norfolk for Boston Sun,
Tue, and Fri: for Providence Mon., Thun
and Sat, at 6 P. M. Pamesigers and freight
taken for all New England points. Tickets
on sale at offices C. & O. Ry., N. & W. Rys.
S. H. Bowmman, SoS E. Main, and Richs
Trans. Co., 803 E. Main.

The Confederate Museum OPEN B A. M. TO 5 P. M. ADMISSION, 25c.

Ask Mr. Bowman

South to the Bermudas or Caribbeau. He represents all lines, including Thos. Cook & Son's, Frank C. Ciark's, Bartlett's and Bureau of University Travel Tours. The most comprehensive itineraries ever offered, includ-ing the Mediterraneau, the Adriatic, the Grient, Egypt, West Indies

There were no new developments to account for the downward course assumed in stock values on the New York Stock Exchange, ether than the earthquake disaster and the disquieting effect produced by the Balkan troubles. As before stated, profit-taking seemed to be the only solution of the heavy selling pressure, and though this process was quite aggressive at times, it is not thought the market has spent its upward course. On the contrary, its action in the last few minutes at fords proof that its rising tendency will continue for some time to come

SERVICES END.

SLEVICES END.

ASHLAND ACCOMMODATIONS—WEEKDAYS.
Leave RIDE Station—0.40 A.M., 13.00 P.M., 6.35 P.M.

**Pally. †Weekdays. *\$Sundays only. All rails to or from Byrd Street Station atop at Elba. Time of arrivals and departures not guaranteed. Read the signs.

Atlantic Coast Line

EFFECTIVE OCTOBER 18, 1908.
TRAINS LEAVE RICHMOND DALLY.
For Forlida and South: \$1.5 A. M. and 17.25 P. M.
For Norlok: 200 A. M., 3:00 P. M. and 6:00 P. M.
For Norlok: 200 A. M., 12:10, 3:00, 6:35 P. M., 6:00 F. M., 9:10 F. M., 7:25 and 11.30 P. M., 9:10 F. M., 7:25 and 11.30 P. M.

For Goldsboro and Fayetteville: \$1.30 P. M.
Trains arrive Richmond daily: 5:10, 6:35 A. M., \$4.25 P. M.

**State P. M., 9:40 F. M., 9:10 F. M., 7:25 and 11.30 P. M.

For Goldsboro and Fayetteville: \$1.30 P. M.
Trains arrive Richmond daily: 5:10, 6:35 A. M., \$4.25 P. M. \$4.25

Mr. Haywood Parker acted as toat-master, and among those wino addressed the banqueters were Rev. Dr. Swope, Rev. J. S. Moody, Dr. G. T. Winston, Dr. MacCready, rector of Trinity Church, and Bishop Horner.

Other clergymen who occupied seats at the banquet were Rev. James Joyner, Rev. Edward Joyner, Rev. A. H. Stubbs, Rev. Mr. Wilcox. Rev. Harvey Parks, Rev. M. Chapman, Rev. A. B. Livermore, Rev. Mr. McNeely DuBose, Rev. Mr. Mears, Mr. A. J. Lyman, Isv. Dr. R. Mears, Mr. A. J. Lyman, Isv. Dr. R. Mears, Mr. A. J. Lyman, lay reader of All Souls' Church, and Rev.

OLD DOMINION

Virginia Navigation Company Virginia Navigation Company
JAMES RIVER DAY LINE.
STEAMER MOBJACK LEAVES FROM
OLD DOMINION WHARF MONDAY WED
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Merchants and Miners Transportation Co

South America, Venezuela and Panama Canal, etc. Patronize home industry, and build up home enterprise, Samuel H. Bowman, 808 East Main St., Richmond, Va.

No trouble to enswer questions.